BRITISH COLUMBIA

FAMILY MAINTENANCE ENFORCEMENT PROGRAM

ANNUAL REPORT
2011 – 2012

BRITISH COLUMBIA

October 2012

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FOREWORD

Behind every great success there are many small achievements. And it is often the little things that we do every day that make all the difference between achieving our goals and falling short. It is easy to look back after last year and be amazed at the large numbers. Payments made through the program increased by over $10 Million, to more than $190 Million. The total paid since the program started now exceeds $2.6 Billion and increases every day. More than 82% of the families served by FMEP received all or part of support payments that were due last year. The direct and indirect benefits of FMEP to government exceeded the total cost of the program.

These are all very large numbers. But it is the many small things that contributed to this success. It is the time taken on each of the telephone calls to determine what information is being sought or what service is required. It is the daily work to process payments, on average over 2,000 per day. It is the conversation, often difficult, with a paying parent to discuss priorities and ways to meet their obligations. It is the assistance provided by our help desk staff to resolve the seemingly un-resolvable – making the computer do what we want it to do. And it is the encouragement that we give each other to give our best every day.

This 2011-2012 Annual Report highlights the big achievements and provides some interesting information on the "small things", such as client service and communications. Long before "multi-channel" service delivery came into our vocabulary, FMEP provided services through, well, multiple channels. The program offered in-person and telephone services from the beginning, with a strong focus on the method preferred by our clients. Direct phone services were supplemented by interactive voice response, or IVR, services. Integrated web services were introduced in 2002. A more modern telephone system was deployed allowing for faster speed-to-answer time. In the past year, the program managed about 1200 calls each day and over 1 million web hits in total. The technology worked, but it didn't do the work. People did the work every day, resulting in better outcomes for families.

We should not lose sight of those better outcomes. For cases where the benefiting child is age 19 years or older, FMEP may make the difference between continuing an educational program or not. Ensuring that continued support not only benefits a young person, it builds a better future for us all.

By any measure, 2011-2012 was an exceptional year with great outcomes. All of our staff and our partners in the delivery of our services deserve our thanks and congratulations.

Chris Beresford
Director of Maintenance Enforcement

1. FMEP HIGHLIGHTS 2011–2012

The 2011-2012 year was an exceptional year for the FMEP. The total collections exceeded $190 million with over 82 percent of families on the FMEP caseload receiving child support payments through the FMEP.

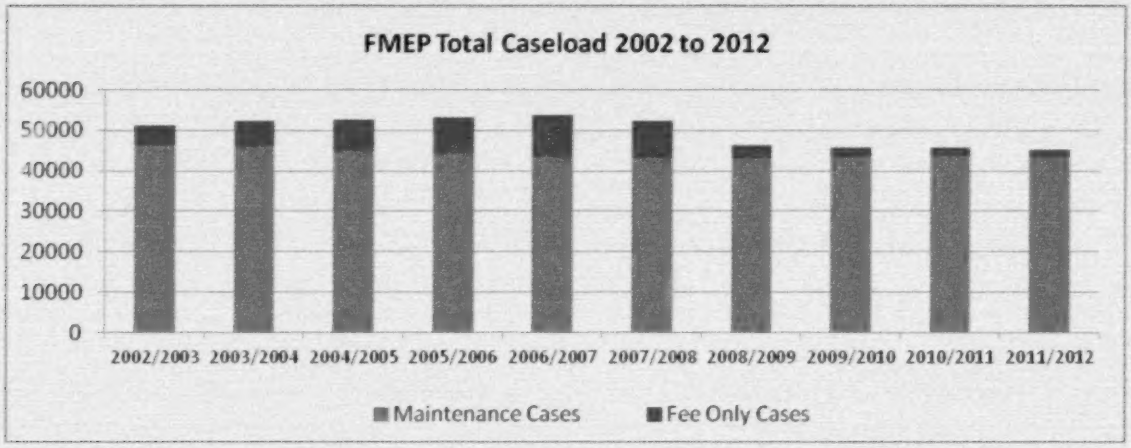
Highlights for the year include:

- An increase in collections of over $10.5 million from 2010-2011 reflecting both an improvement in the economic situation in British Columbia and the Ministry's reinvestment in the FMEP, allowing for increased staffing in the FMEP.
- The caseload (number of families that the FMEP assists) dropped slightly. There were 45,067 enrolled families at March 31, 2012, 348 fewer families than the previous year.
- The drop in caseload was driven primarily by a reduction in the number of cases enrolled by the Ministry of Social Development for families in receipt of income assistance (assigned cases).
- Although the change in overall caseload was very small, there was considerable turnover in the caseload. 5315 cases withdrew from the Program over the year, and were replaced by 4358 new cases and 637 cases that were reopened.
- Reciprocal cases (cases where either the receiving parent or the paying parent lives outside British Columbia) continue to make up 21 percent of the enrolled cases.
- The FMEP provided support for 64,786 children in 2011-2012. More than half of these children were over age 14.
- 23 percent of the children on the FMEP caseload are over age 19.
- 23 percent of the maintenance collected (almost $44 million) went to families that were formerly on income assistance. The maintenance received by these families is a significant contributor to ensuring these families remain off income assistance and are self-sufficient.
- The efforts of the FMEP over the past three years to transition clients to electronic payments have been extremely successful. By the end of the year, over 80 percent of recipients received their payments electronically and over one third of payors made payments to the FMEP through internet or telephone banking.
- The FMEP website continues to be very well used with over a million visits over the year. One in four recipients uses the website regularly.
- The amount of enforcement issued by the FMEP remained high, with an increase in the number of wage attachments issued, reflecting the improved economy in 2011-2012.
- Uses of Court enforcement decreased over the year, reflecting a policy decision in the early part of the year to focus on administrative enforcement rather than court enforcement.

2. CLIENTS AND CASES

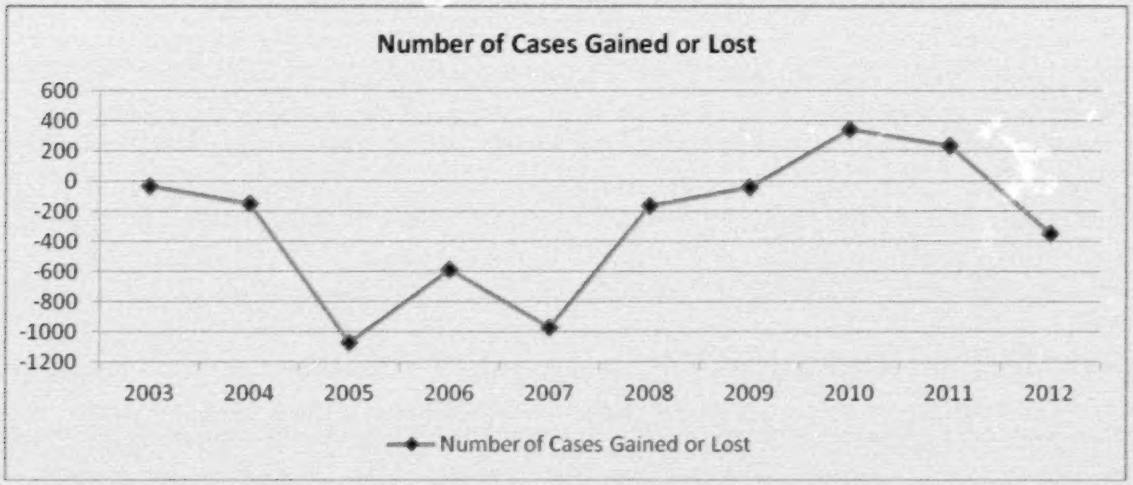
2.1 Overview

The total FMEP caseload continues to be very stable with no significant increase or decrease in overall case numbers. Over the past ten years, as shown in the chart below, the total caseload has decreased, largely driven by a drop in the number of cases where the FMEP is collecting government fees only. As of March 31, 2012, the FMEP had 45,067 cases.

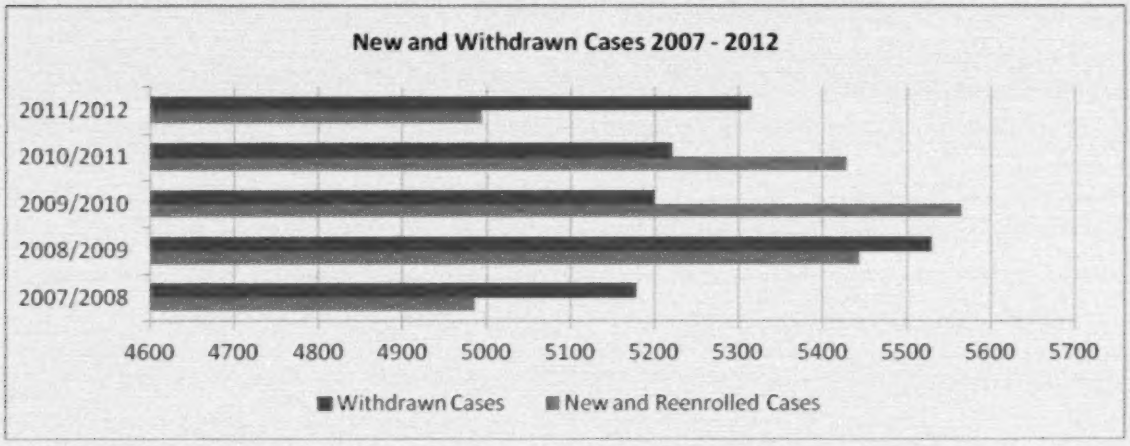


2.2 Support Enforcement Cases

Over the past five years the total number of support enforcement cases has remained relatively stable, with between 43,000 and 44,000 cases enrolled. The overall maintenance caseload dipped slightly (less than one percent) in 2011-2012 to 43,602 cases.



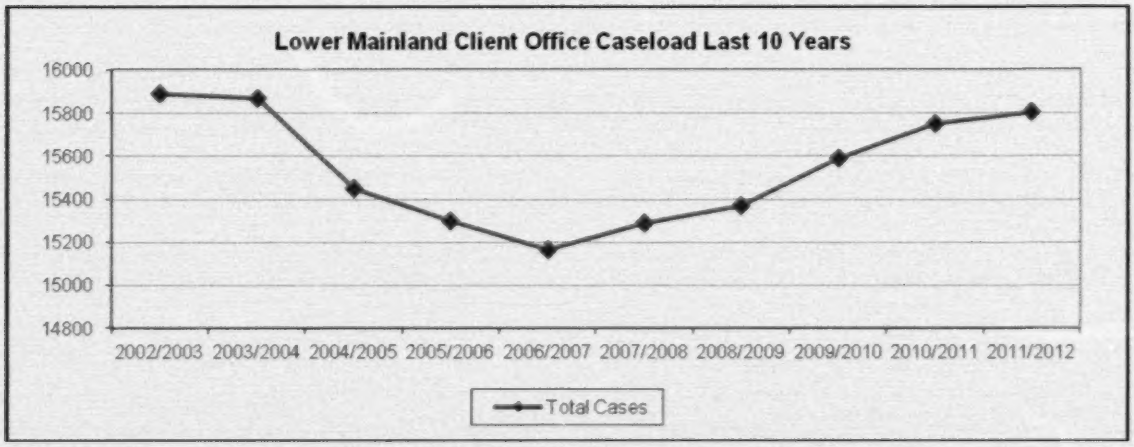
However, this stability in caseload size masks a significant case turnover each year. As the chart below indicates, each year the FMEP enrols approximately 5000 new cases and approximately the same number of cases are withdrawn from the FMEP because the parents are able to manage the payment transfers between themselves or because the children have grown up and no longer require maintenance. Last year, for the first time in three years, the number of withdrawn cases exceeded the number of new enrolments, resulting in a caseload reduction.



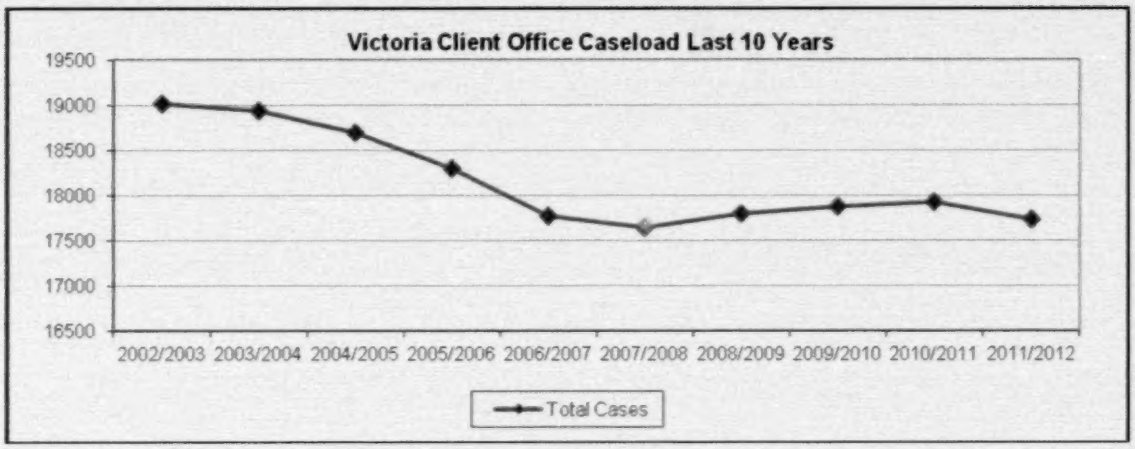
2.3 Geographic Distribution of Cases

FMEP cases are distributed between three geographic offices, based on the location of the Court that issued the Court order or agreement. As the charts below show, there has been a steady decline in the number of cases managed by the Kamloops office, while the caseload of the Vancouver office continues to grow.

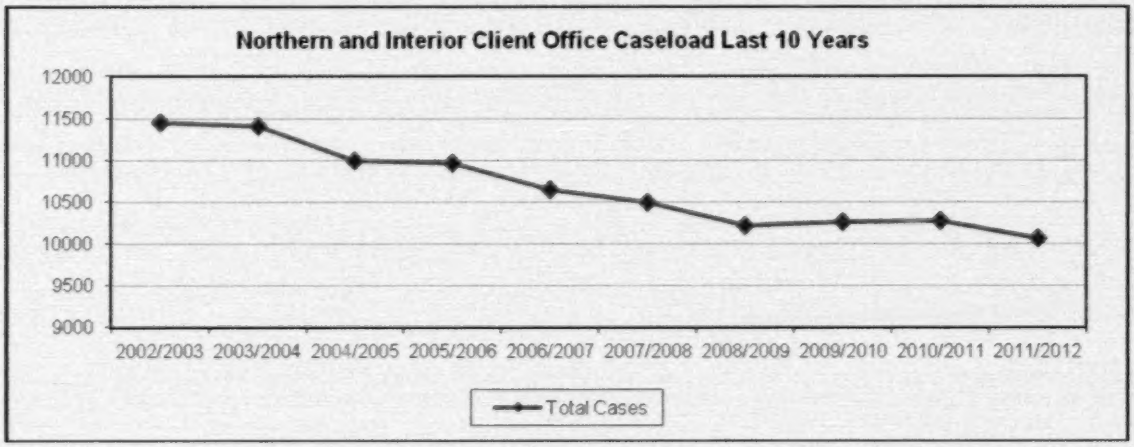
For the Lower Mainland Client Office the pattern has been like this for the last 10 years.



In the Victoria Regional Client Office:

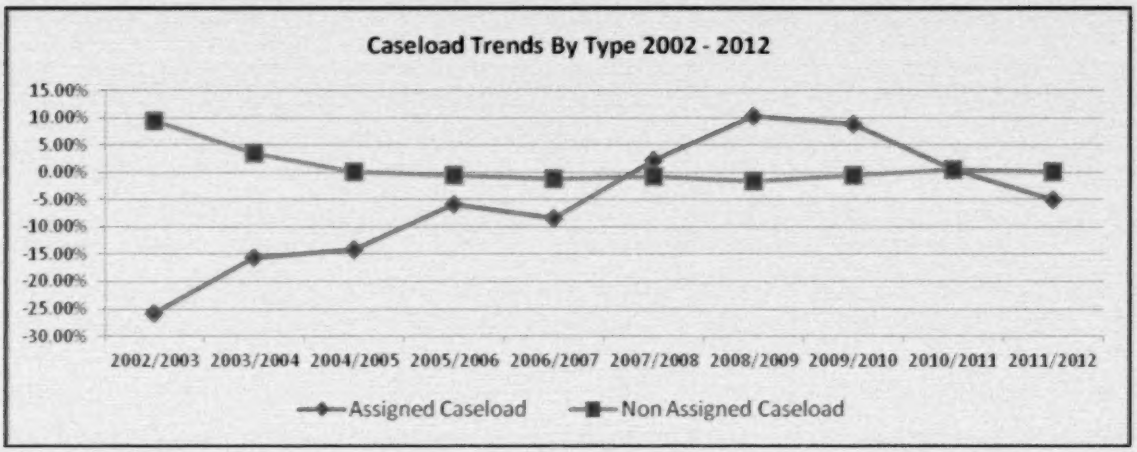


And the Northern and Interior Client Office in Kamloops:

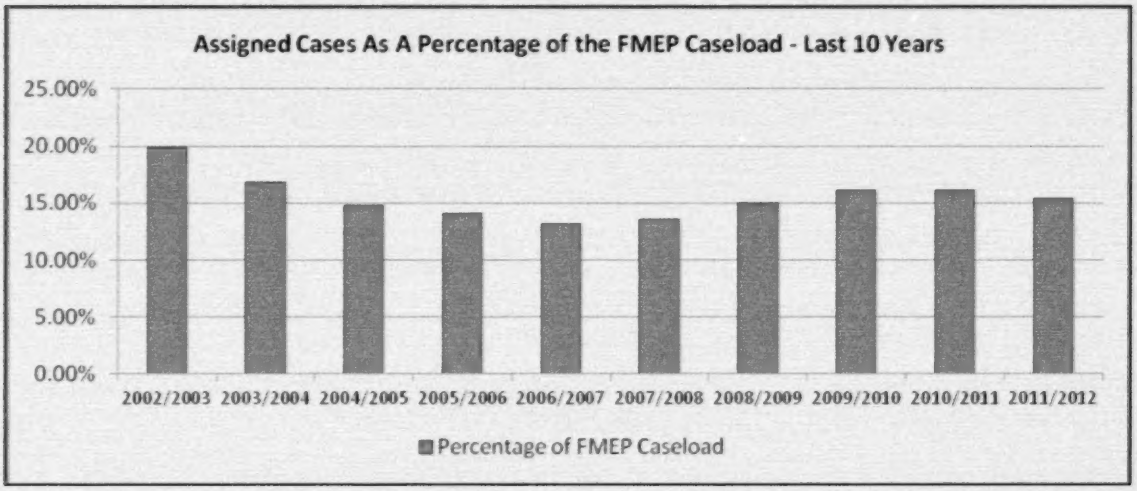


2.4 Assigned Caseload

Assigned cases are those cases where the maintenance recipient is in receipt of income assistance from the Ministry of Social Development. These cases are slightly different than other cases in the FMEP as recipients who receive income assistance must enrol their maintenance orders with the FMEP. For all other maintenance recipients, enrolment in the FMEP is voluntary. While the non-assigned caseload has remained fairly stable over the past number of years, over the same time the assigned caseload has seen an increase in caseload (2007-2010) followed by a drop in the number of cases. There were 6725 assigned cases on March 31, 2012.



Despite the increase in assigned cases in 2006-2007 and 2008-2009, there has been a very significant drop in the number of assigned cases over time. In 2000-2001, these cases made up 28 percent of the FMEP caseload. Since that time, these cases have declined to just over 15 percent of the caseload, reflecting trends in the number of single parent families in receipt of income assistance in British Columbia.



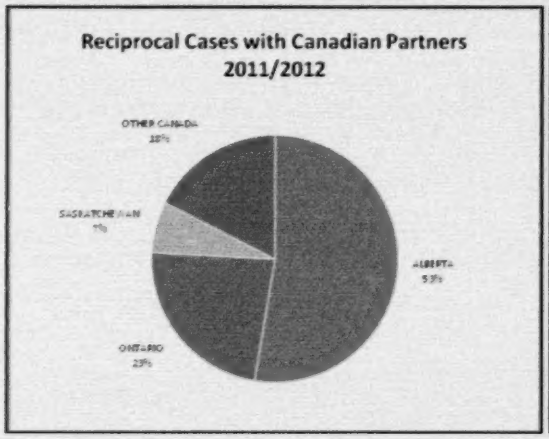
2.5 Reciprocal Cases

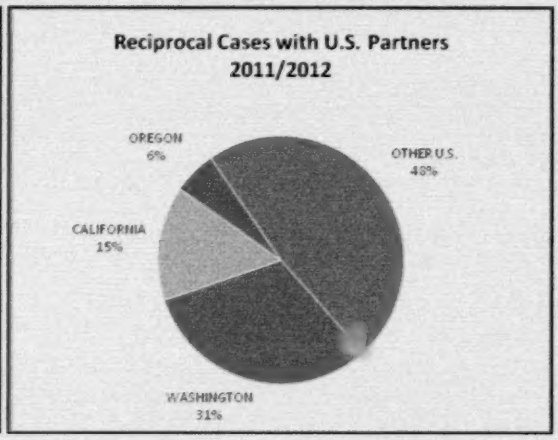
Reciprocal cases (those cases where either the maintenance payor or the maintenance recipient is living outside British Columbia) make up 21 percent of the total FMEP caseload, not including FEE only cases. This percentage has remained unchanged over the past five years. In these cases, the FMEP works with its reciprocal partners in other provinces in Canada, in the United States or around the world, to collect and disburse child and family support to these interprovincial or international families.

Of the reciprocal cases enrolled with the FMEP, 88 percent involve a parent living elsewhere in Canada. Only ten percent involve a parent living in the United States and two percent of the FMEP's reciprocal caseload involves families where the non-BC parent lives in a country

other than the United States. These percentages have remained relatively unchanged over the past five years.

Not surprisingly, the FMEP's largest partners in Canada and the United States are those jurisdictions closest to British Columbia. 53 percent of the FMEP's Canadian reciprocal cases involve a parent in Alberta (4232 cases), and 31 percent of the FMEP's U.S. cases involve a parent in Washington State.





2.6 Government Fee Cases

The FMEP has a number of cases where it is only collecting fees owed to government. These fees are charged to maintenance payors for late or missed payments and are collected once all of the family maintenance, including interest, is paid in full. The number of these fee-only cases has dropped from a high of 19 percent of the caseload to the current level of three percent of the total caseload (1465 cases). Although there are very few of these cases, the collection of government fees is very important for the FMEP as this is one of the ways that the FMEP is able to offset the cost of the Program. This is discussed in a later section in this Report.

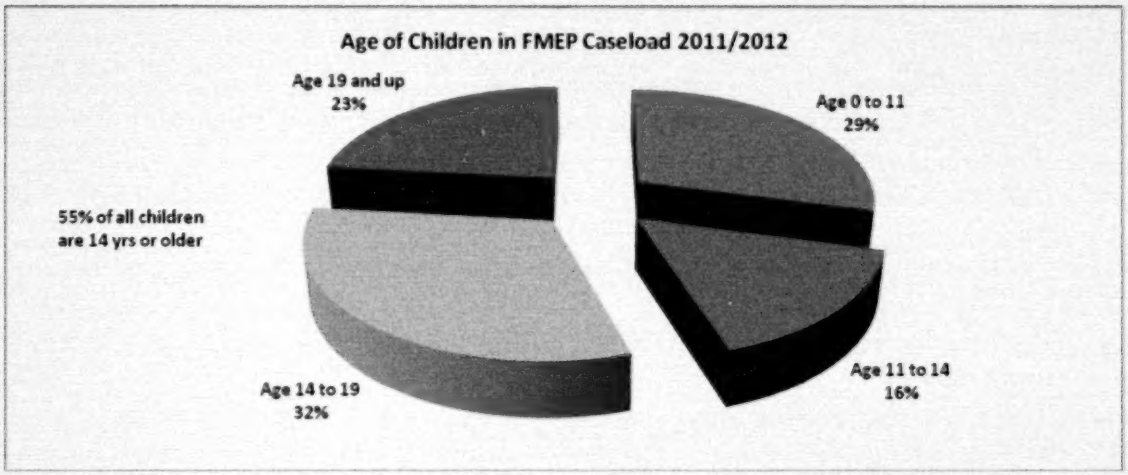
2.7 Our Clients

97.5 percent of FMEP cases involve children. The remaining 2.5 percent of the caseload are cases where the FMEP is collecting only spousal support.

The total number of children on the FMEP caseload dropped slightly in 2011-2012, for the fourth year in a row. There were 64,786 children receiving child support on the FMEP caseload. As in previous years, the majority of these children (55 percent) are over 14 years of age.

The importance of the FMEP to children pursuing continuing education is clear from the chart below. For many of the children on the FMEP caseload, the child support paid is a critical factor in their ability to remain in school and ultimately to obtain meaningful employment.

The number of children on the FMEP caseload would fill 2100 classrooms in BC

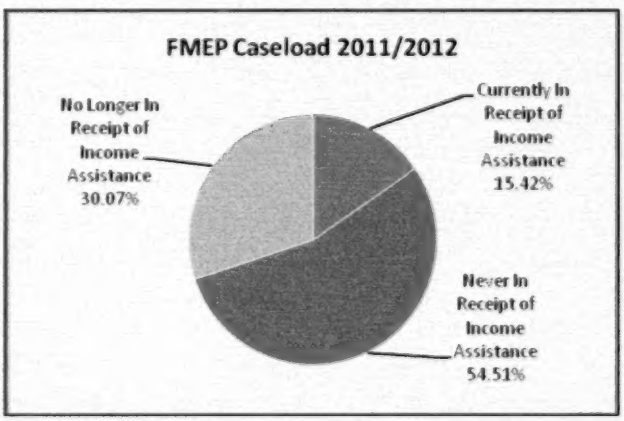


There are 83,517 parents on the FMEP caseload. Not surprisingly, given the age of children in the FMEP, the average age of a recipient is 41 years old; the average age of a maintenance payor on the FMEP caseload is 44 years of age. Reflecting the growing number of families where parents re-partner, almost one in twenty of the parents enrolled with the FMEP are involved in more than one case, either as a recipient of maintenance or as a payor of maintenance.

The largest percentage of FMEP clients (both payors and recipients) live in Surrey. Clients living in Surrey, Vancouver and Victoria make up 20 percent of the caseload. The geographic distribution of clients has changed very little in the past five years, with the distribution of clients generally aligning with the overall distribution of the population in British Columbia.

2.8 Clients in Receipt of Income Assistance

Maintenance is an important source of family income for the families that are enrolled in the FMEP. It is also an important factor in enabling parents who are on income assistance to transition to employment and self-sufficiency. In 2011-2012, 45 percent of maintenance recipients in the FMEP were either currently in receipt of income assistance or had received assistance at some point while their order was being enforced.



Equally important, more than one in three of the clients enrolled but not currently in receipt of income assistance are former income assistance recipients. As the payment results discussed below highlight, for these families the maintenance is an important factor in keeping these families self-sufficient.

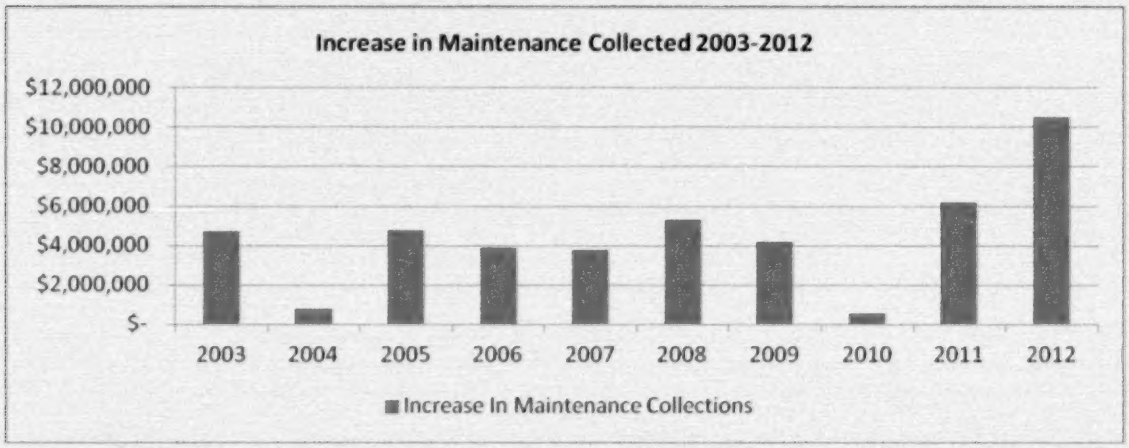
While numbers of recipients in receipt of income assistance has generally declined over the last decade, the number of payors receiving income assistance has increased. In the last three years alone it has gone from nine percent of all payors to well in excess of 11 percent of all payors.

> *I would like to extend my sincere gratitude to the community of hard working individuals at the Family Maintenance Enforcement Program for the excellent work you have performed on my family's behalf.*
>
> - FMEP Recipient

3. FAMILY SUPPORT OUTCOMES

3.1 Payments Received

Despite the small drop in the number of enrolled cases, in 2011-2012 the FMEP experienced the largest annual growth in collections that it has seen in ten years. Collections increased by $10.5million to $190,203,137. The total amount collected by the FMEP since the program started in 1988 has now exceeded $2.6 billion. It should be noted that since the first year of operations for the FMEP, in 1988, the program has collected more maintenance in each subsequent year – a string of 24 consecutive years.

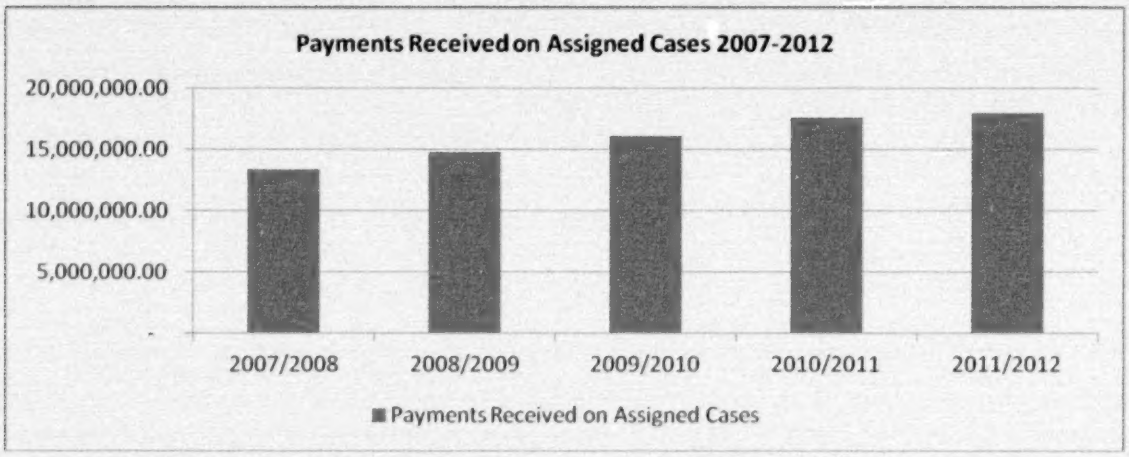


Putting these numbers into context for the individual families that the FMEP assists, the average annual amount received by a family in the FMEP was just under $5200 – a slight increase over last year. 82 percent of all recipients received some payments under the order or agreement, and at any time, 28 percent of all of the cases enrolled, where the payor was in BC, were paid in full, with no outstanding arrears.

3.2 Collections on Assigned Cases

In addition to helping families, the FMEP continues to be an important program for the government, offsetting the cost of social assistance provided to maintenance recipients. Despite the continuing drop in cases where the recipient is on income assistance (assigned cases), the total received on these cases has increased each year. In 2011-2012, a total of $17,962,640 was received on these cases.

> *Please know that you have been our family's saviour, that we owe you our sincere gratitude. Your work is very, very meaningful to us all.*
> - FMEP Recipient

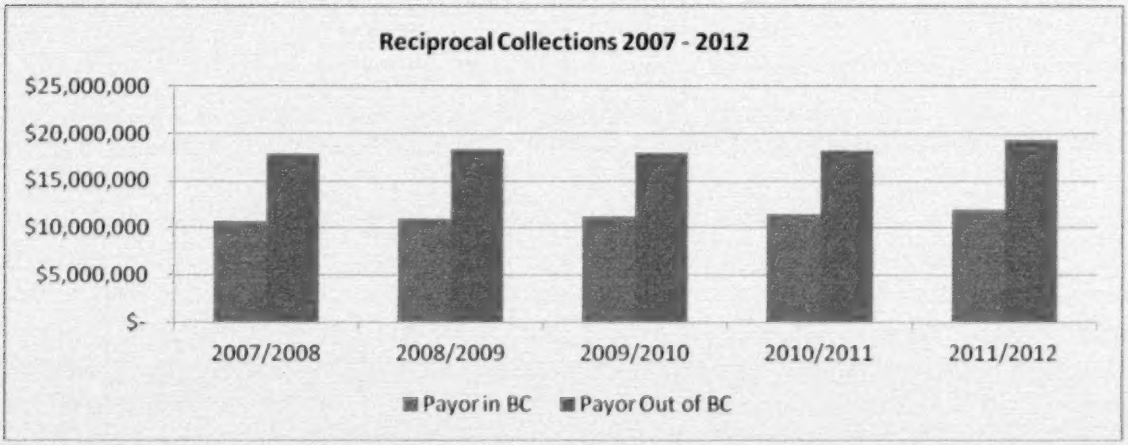


3.3 Interest

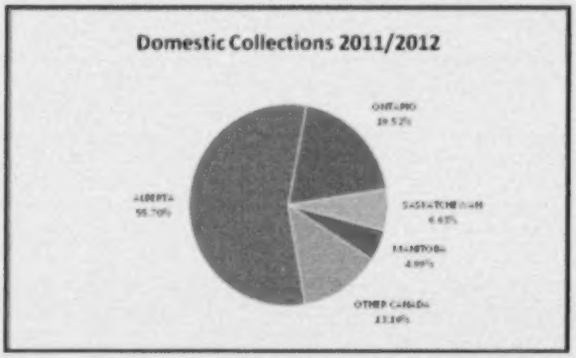
British Columbia's Maintenance Enforcement Program has been a leader in this area. Starting in 1997 interest began to be added to outstanding arrears as a means of ensuring that all debt obligations were treated equally and fairly. In addition to the regular maintenance due under an order or agreement, the FMEP continues to collect over $2million per year in interest. This is an important contribution to families in situations where the maintenance was not paid on time and arrears accrued. Interest is only collected after all other maintenance owing on the case has been paid.

3.4 Collections on Reciprocal Cases

Collections on reciprocal cases (cases where one parent lives outside British Columbia) remain strong. In 2011-2012, over $31.3million was recovered on these cases, either by the FMEP collecting for families living outside BC, or by other jurisdictions collecting for BC families.



The distribution of collections on these cases in Canada reflects the economic reality that many parents from British Columbia move to Alberta for work. Significantly more maintenance is recovered from payors living in Alberta ($10.6million) with families in British Columbia, than for families in Alberta, where the payor is in British Columbia ($4.8million).



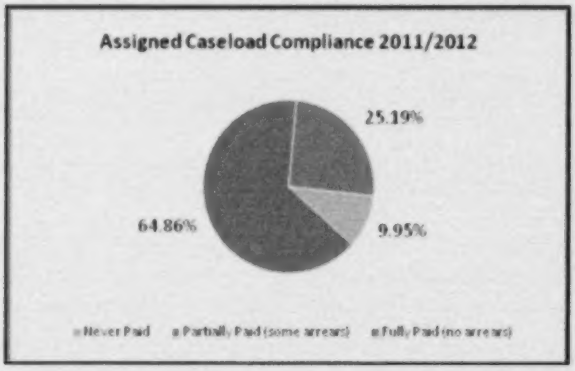
Alberta is British Columbia's largest reciprocal partner. Well over half of all funds sent and received on the domestic reciprocal caseload occur with Alberta. The other two prairie provinces, Saskatchewan and Manitoba, account for just over 11 percent of the funds and Canada's largest province, Ontario, is just under 20 percent.

At the international level, maintenance collections mirror the caseload with 82 percent of international collections involving cases with the United States. California and Washington continue to be British Columbia's largest partners in terms of collections on reciprocal cases. Thirty (30) percent of the collections from cases with the United States are Washington State cases.

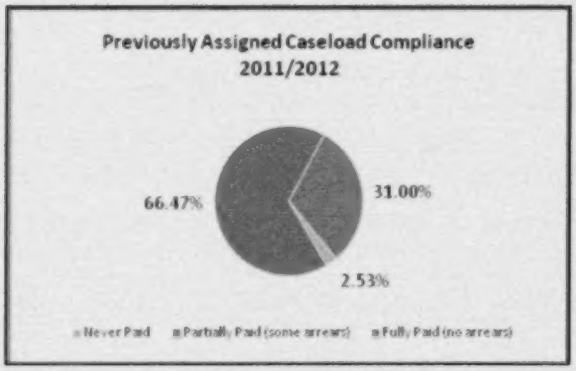
3.5 Collection Rates and Arrears

In any given month in 2011-2012, 28 percent of all cases were fully paid, 66 – 67 percent of cases had received some payment but had outstanding arrears owing, and less than six percent of the cases had never received a payment. It is important to note, however, that of the cases where there is outstanding maintenance, a significant percentage of those cases have less than $3000 in arrears. Indeed, as the chart below demonstrates, two of every three cases where there are arrears have arrears of less than $3000. These numbers show that a significant percentage of cases in the FMEP are in compliance or have very low arrears. This is a testament to the large number of payors who are making efforts to keep their support payments up to date, as well as to the hard work of FMEP staff.

3.6 Payments to Clients No Longer in Receipt of Income Assistance



For the first time, in 2011-2012, the FMEP tracked payments to those clients that had been on income assistance at some time in the past, but are now no longer in receipt of income assistance. As noted above, these clients make up a significant percentage of the FMEP cases – just over 30 percent of the caseload. The payments to these families are extremely important in ensuring that the family continues to be self-sufficient and does not have to rely on the government for support.

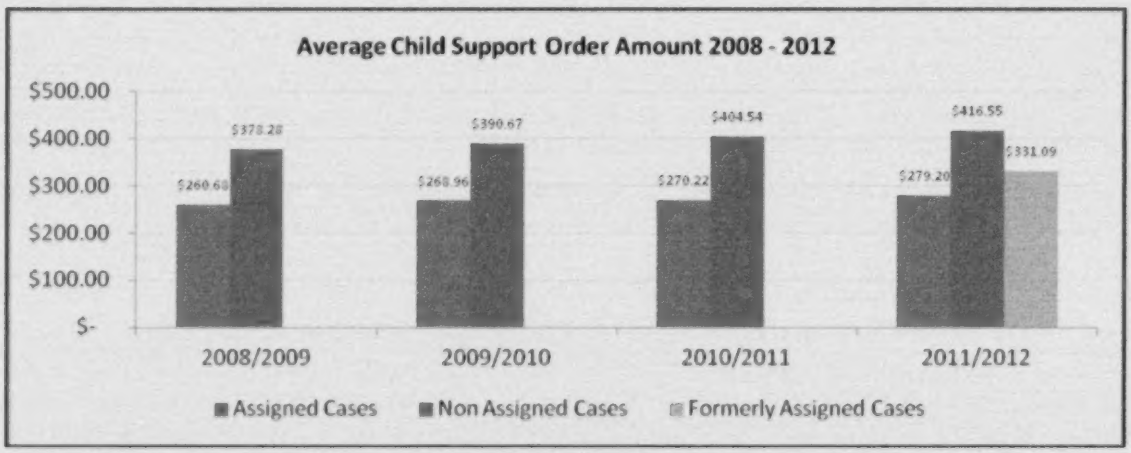


In 2011-2012 the FMEP collected $43.7million for these families, which is just over 23 percent of the total collected. Interestingly, these cases are much more likely to have received some payment, confirming the importance of maintenance to these families in allowing the family to move off income assistance. A comparison of the payment statistics for currently assigned cases (where the recipient continues to be on income assistance) and formerly assigned cases (where the recipient is no longer in receipt of income assistance) appears on the left.

The average order amount (the amount the payor must pay each month) on these formerly assigned cases is also higher than the order amount on cases where the recipient is on income assistance. This supports the importance of ensuring that the maintenance award is sufficient to allow a recipient to move off income assistance.

3.7 Child Support Orders

The average amount of a child support order being enforced by the FMEP continues to increase. Over the past four years, the amount payable on assigned cases has increased by seven percent from $260 to $279 per month, and the average non-assigned order has increased by ten percent from $378 to $416.

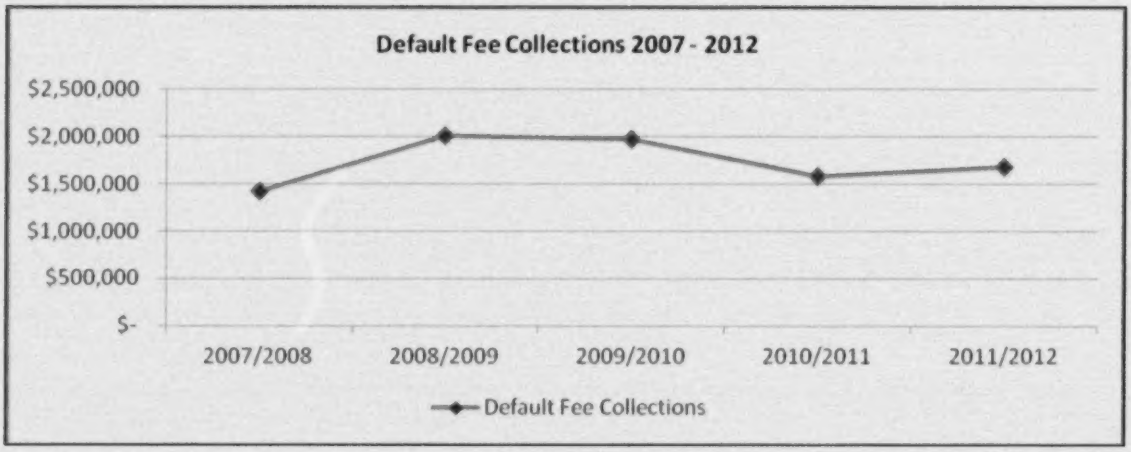


3.8 Fees Recovered For Government

The FMEP is an important program for the government, not just because the maintenance recovered for clients on income assistance offsets future income assistance, but also because the FMEP recovers fees for government from payors who miss payments or are late in

making their payments. Under British Columbia law, an annual fee of the equivalent of one month of maintenance, to a maximum of $400 may be charged to these payors. These fees are collected after all maintenance owed to the recipient, including interest and arrears, is paid in full.

In 2011- 2012, the FMEP collected $1.7million in fees, a slight increase over the previous year. This amount, together with the $17.96million collected for assigned cases, made the FMEP cost neutral to government for the fourth year in a row.



4. PROGRAM OPERATIONS

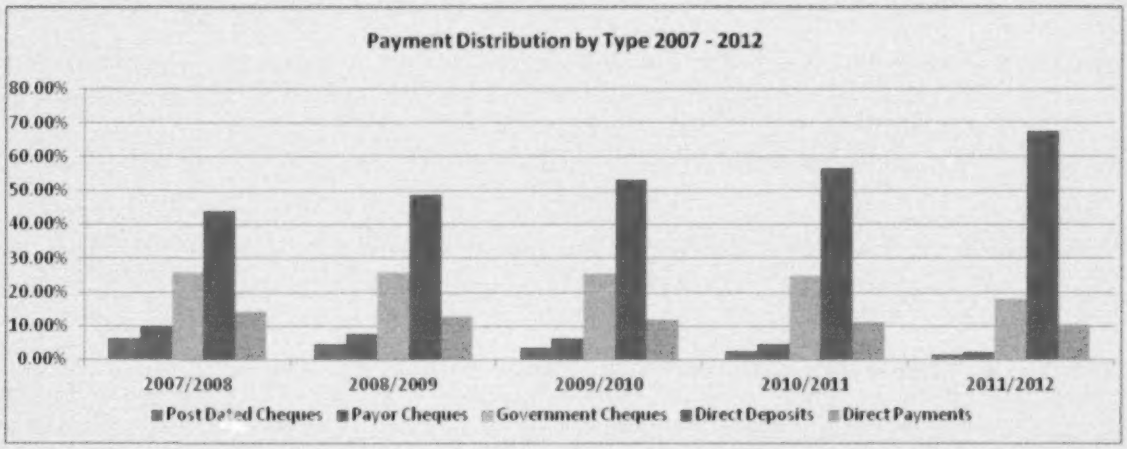
4.1 Enrolment

In 2011-2012 important changes were made to the *Family Maintenance Enforcement Act* to allow the FMEP to process requests for enrolment without having to wait for a certified copy of the order or agreement from the Court Registry. This change has meant a significant reduction in the number of cases where the FMEP was waiting for certified copies of Court orders. Over the last four months of the year, the FMEP saw a 23 percent reduction in the number of files awaiting copies of Court orders.

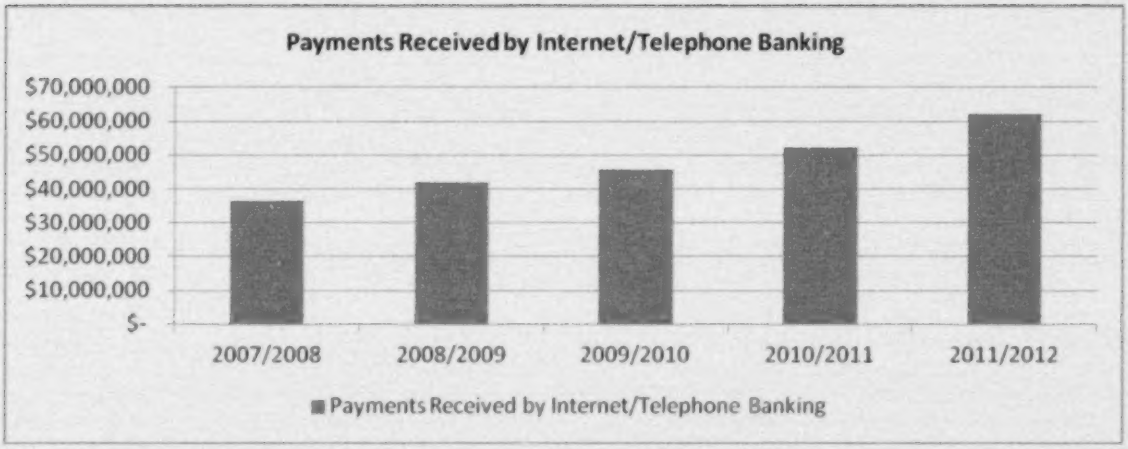
4.2 Payment Processing

The FMEP continues to process record numbers of maintenance payments each month. In 2011-2012, the FMEP processed almost 530,000 payments, averaging 2500 payments per day.

The most significant trend in payment processing over the past six years has been the dramatic increase in the number of recipients now receiving payments by direct deposit into a bank account, and the corresponding decrease in the number of government cheques mailed out by the FMEP. This move to direct deposit has not only reduced the costs of payment processing by the FMEP but has meant that funds are more quickly and reliably received by recipients. Over 80 percent of recipients now receive their maintenance in this way, and the FMEP expects to be able to almost completely phase out government cheques by the end of 2012-2013.



The past five years have also seen a corresponding growth in the volume of payments made through telephone or internet banking. The total value of these payments has grown steadily. In 2011-2012, 33 percent of all payments made to the FMEP came in electronically.



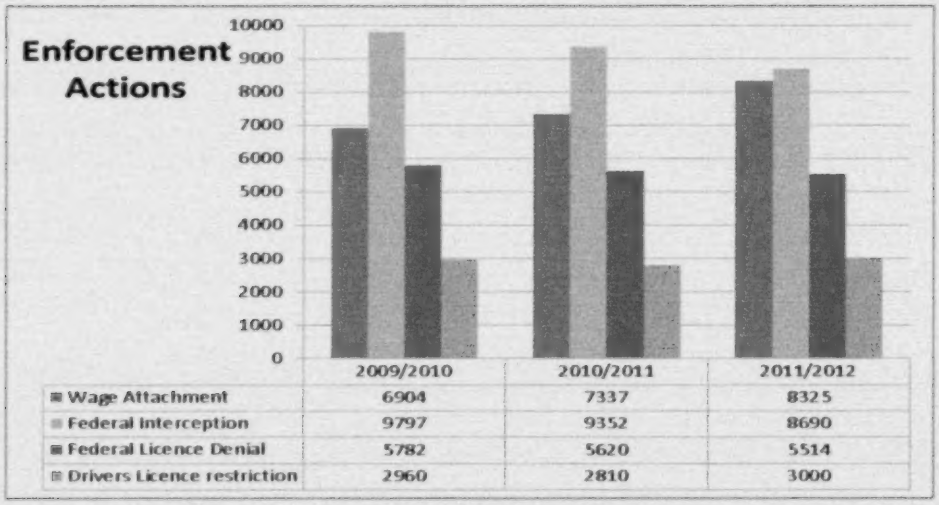
4.3 Enforcement

When necessary, in order to obtain payment of maintenance, the FMEP will issue a number of different types of enforcement measures. These are generally classified as either administrative or court enforcement. The former type of enforcement includes actions such as the garnishment or attachment of wages or other sources of income, withholding of licenses and the placement of liens. Court enforcement involves obtaining Court orders against payors requiring the payment of outstanding arrears.

> *I would like to thank you all very much for all you have done over the last 20+ years that I have been in the program.*
>
> - FMEP Recipient

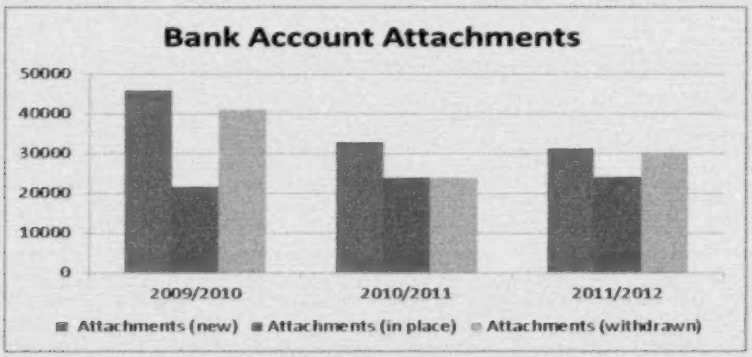
4.4 Administrative Enforcement

The high turnover of cases within the FMEP results in a significant number of new enforcement actions being issued in any given year. The 2011-2012 improved economic situation in British Columbia was reflected in the growth of the number of wage attachments issued by the FMEP. Trends in four of the most common types of enforcement are shown below.



	2009/2010	2010/2011	2011/2012
Wage Attachment	6904	7337	8325
Federal Interception	9797	9352	8690
Federal Licence Denial	5782	5620	5514
Drivers Licence restriction	2960	2810	3000

One of the most frequently used enforcement measures is attachment or garnishment of bank accounts. In 2009 legislative changes were introduced allowing the FMEP to attach a portion of funds held by a payor in a joint bank account as well as funds held in personal bank accounts. Each year the FMEP issues thousands of these attachments. As the chart shows, these attachments generate a lot of activity. As they are issued, funds are obtained and the attachment is then withdrawn. Attachments may also be withdrawn where the financial institution advises that the payor does hold an account with that institution.

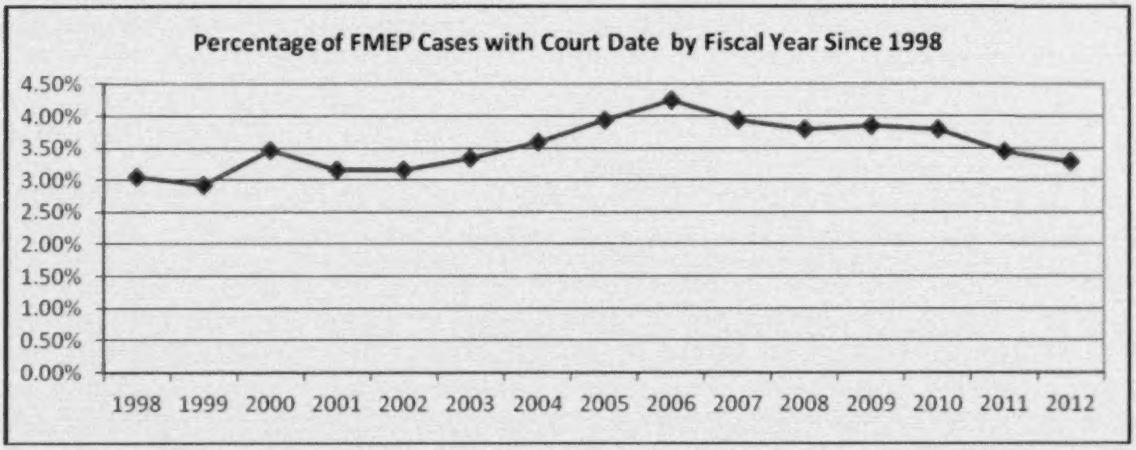


Another important enforcement measure for the FMEP is the attachment of funds from the sale of property. Funds received from the sale of land have increased steadily over the past three years. In 2011-2012, over $3.3million was received from the proceeds of land sales. This was $500,000 more than received in the previous year.

4.5 Court Enforcement

Court enforcement measures are generally taken by the FMEP when it appears that other types of enforcement have been unsuccessful or where it is determined that engaging in the court process is likely to result in payment of the maintenance. Court action is undertaken on

less than four percent of FMEP cases. This percentage has changed very little over the past fifteen years.

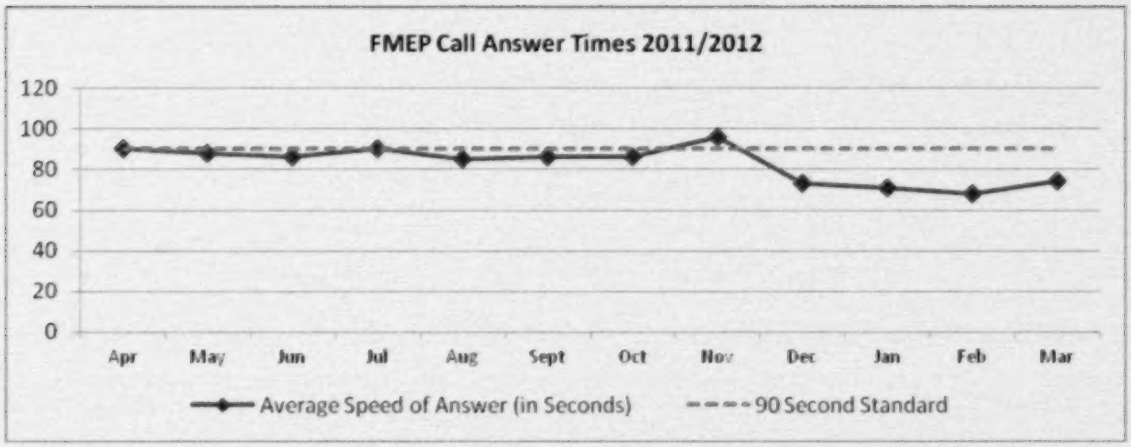


As the chart above shows, there was an overall decline in the number of cases being taken to Court in 2011-2012. The total number of Court appearances was down by almost nine percent. This was, in part, due to a change in FMEP policy for the first half of the year that restricted Court applications in some parts of the Province to exceptional cases only. This policy, based on resource restrictions, was changed in the fall of 2011, but the impact of the policy is clearly reflected in the overall number.

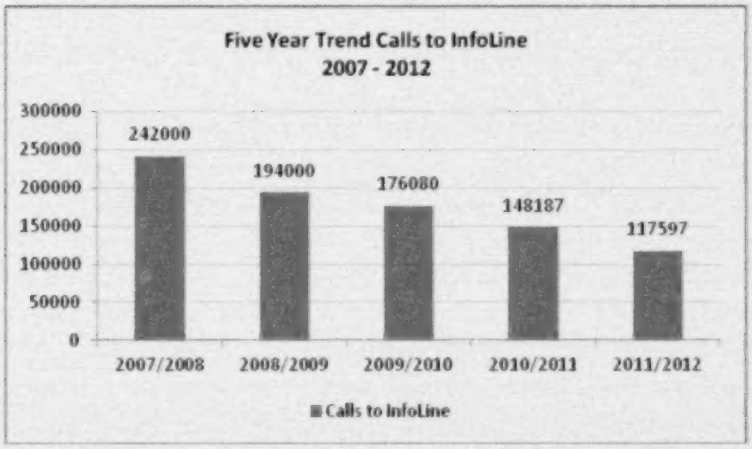
4.6 Client Service and Communications

The FMEP continues to place a very high priority on ensuring that clients can communicate easily and effectively with the Program. Considerable resources are devoted to ensuring that clients have access to timely information about their cases, provided in a variety of way (phone, InfoLine, letter, web, outreach services).

The primary means of contact for most clients is the telephone. Call volumes to our three regional call centres have remained relatively stable over the past four years. FMEP staff take just under 1200 calls per day. FMEP strives to ensure that all calls are answered in under an average of 90 seconds. This standard is a challenge in times of scarce resources, as the FMEP experienced in the first half of 2011-2012. The impact of the addition of new resources can clearly be seen in the chart below, which shows the average speed of answers for calls to our call centres in 2011-2012.

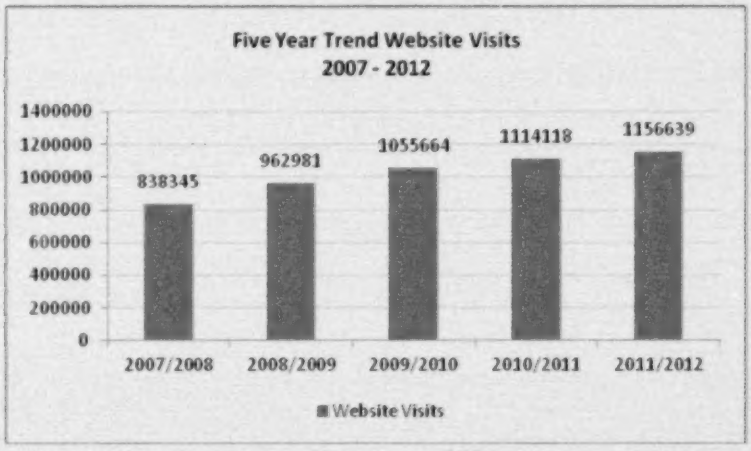


Once new resources were fully trained and online the FMEP experienced a significant improvement in call answer times. These measures ensure that the FMEP continues as a leader in putting customer service first.



There has also been a noticeable shift in client contacts from InfoLine - the interactive voice response service (IVR) - to the website. Clients are now much more likely to seek routine information from the website, rather than call the IVR to obtain the same information. A new and improved InfoLine service will be deployed in late 2012.

The use of the FMEP website continues to increase. The website is now used by over 10,000 recipients each month – approximately one of every four recipients enrolled in the FMEP. The FMEP responds to over 4000 web messages each month, providing clients with a timely, secure way to communicate with the FMEP.



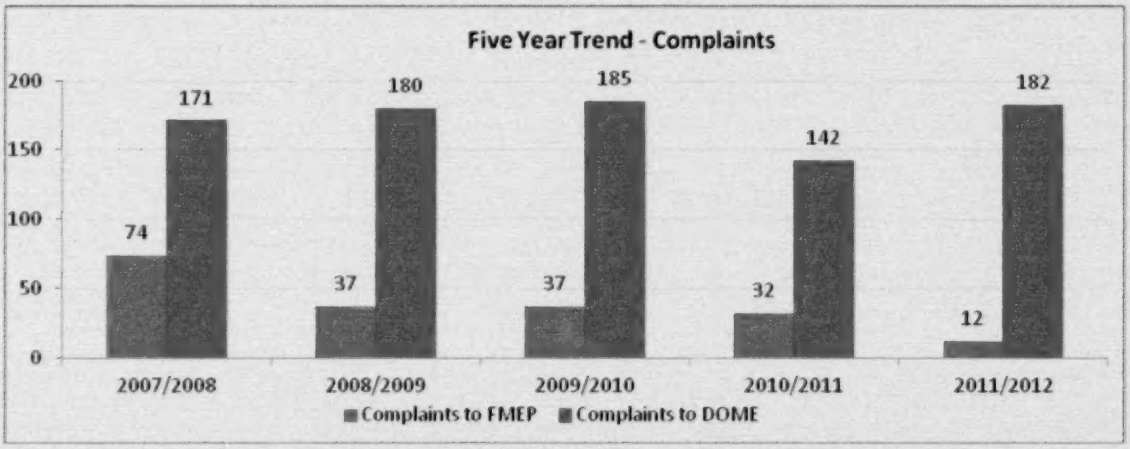
FMEP outreach officers play an important role in providing community based services to clients who, for reason of language, disability or other barriers, cannot access the FMEP through the usual channels of phone, web or by letter. An FMEP outreach officer is available to meet clients in Vancouver and in Surrey two or three days per week and in Nanaimo one day every two weeks. In Kelowna, an outreach officer is available four days each week. In 2011-2012, FMEP outreach officers saw 1322 clients, a three percent increase over the previous year. While there was an overall increase in the number of clients seen, the increase came in the Kelowna and Vancouver areas, while there were significantly fewer clients seen in Nanaimo. Of the total clients served by the outreach officers, only 32 were seen in Nanaimo.

The issues dealt with by the outreach officers primarily related to FMEP enforcement (30 percent of all client contacts), disputes over the amount of support payable (12 percent) and changes in financial circumstances (24 percent).

The outreach officers also collect payments from clients during the course of these meetings. In 2011-2012, a total of $322,064 was collected; a slight decrease from the previous year. As more clients pay electronically it is expected that direct payment to the outreach officers will continue to decrease.

5. CLIENT SERVICE AND COMPLAINTS

Complaints to the FMEP and to the office of the Director of Maintenance Enforcement continue to be very low. As the chart below shows, there are fewer than 200 complaints each year to the Director's office and fewer than 100 to the FMEP. The low number of complaints is directly attributable to the efforts taken by staff to ensure that clients are treated respectfully, and provided with information and service in a timely manner.



I write in appreciation for all of the effort which you put into my case, and I cannot thank you enough for finally bringing things to a close.

- FMEP Recipient

6. PROGRAM INITIATIVES

After a number of years of limited resources, in 2011-2012 the FMEP was finally able to invest in much needed staffing increases and undertake some important enforcement and client services initiatives. In addition to restoring staffing levels to those of previous years, the FMEP also implemented some important technology changes. The FMEP completed a project to electronically file and remove all liens against property with the Land Titles Office, and completed a long standing project to automate the processing of returned mail to the FMEP. Program reporting capacity was improved with the addition of reports detailing case activity at the Regional Office level, allowing managers to better monitor and organize the work.

A number of initiatives were started in 2011-2012 that are expected to finish during the current year. One of the most innovative is a pilot project undertaken in partnership with Mediate BC to provide free mediation services to families enrolled with the FMEP, to assist the parents in resolving issues concerning child support for children over the age of majority. As noted above, these cases comprise a large percentage of the FMEP caseload and anything that can be done to resolve issues concerning payment for these adult children will be welcomed by FMEP clients. The FMEP is also in the process of redesigning and rebuilding its website, to provide additional functionality for clients and business partners. Finally, a Program-wide review of the delivery of legal services is underway, with the objective of better utilizing legal services on cases where Court applications could result in the payment of outstanding maintenance.

6.1 Staff and Program Cost

The total number of staff in the FMEP increased in 2011-2012, from 196 to 205. The total cost of the FMEP (including the increased funding received during the year) was $17,564,060 with just under $11 collected for each dollar invested in the Program.

7. OUTLOOK FOR 2012-2013

After an outstanding year in 2011-2012, the FMEP is looking forward to a continuation of the same positive trends. The reinvestment in the FMEP in 2011-2012 provided a much needed boost to staff allowing the FMEP to provide better and more comprehensive service to all of its clients.

In the upcoming year, the FMEP will complete the final transition of all clients to electronic payments, ensuring that clients receive their payments efficiently and securely.

The new FMEP website will also be implemented in the 2012-2013 year, as well as a revised Interactive Voice Response System, improving services for those who need to deal with the FMEP by phone or through our website. The FMEP is also exploring the option of providing real-time online assistance to employers to assist them in making payments to the FMEP.

As the FMEP approaches its 25th year of operation, it is rewarding to see that many, many parents continue to be committed to supporting their children, despite the difficult economic times. The FMEP provides an important service for these families, ensuring that the children of divorced and separated parents receive the financial support they need, not just while they are growing up, but as importantly, while they are attending secondary or post-secondary school in order to become productive members of our community.